Atty. Docket: 24124.000172

Atty. Docket: 24

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AND THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Te Patent Application of:

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Joseph GIORDANO et al.
)
Application No.: 10/083,249
) Art Unit: 2165

Filed: February 27, 2002) Examiner: Unassigned

For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTION

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

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In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

Atty. Docket: 24124.000172

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date:

By:

Respectfully submitted,

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DHM/sdw

PTO/SB/08A (10/01) (modified)

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCÉ Substitute for form 1449A/PTO **Application Number** 10/083,249 Filing Date February 27, 2002 INFORMATION DISCLOSURE First Named Inv ntor Joseph GIORDANO et al. STATEMENT BY APPLICANT **Art Unit** 2165 (use as many sheets as necessary) **Examiner Name** Unassigned She t of 1 **Attorney Docket Number** 24124.000172 **U.S. PATENT DOCUMENTS** Pages, Columns, Lines, Where DOCUMENT NUMBER **Publication Date** Name of Patentee or Relevant Passages or Relevant Initials No. Number - Kind Code (if known) MM-DD-YYYY Applicant of Cited Document Figures Appear 1. US-6330543 12-11-2001 Kepecs RECEIVED

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GROUP 3600 NON-PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the TRANSLATION *Examine Cite item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue Initials No. number(s), publisher, city and/or country where published YES NO PCT-International Search Report dated 04/24/03 for Application No. PCT/US02/21876, filed 02/27/02 2. Χ SNOW, C. MATTHEW, "Mobile uses IT to speed past competition," Cutting Edge, Business 3. Advantage, Datamation, Oct. 1997, Vol. 43, No. 10, pp. 14-15 X **EXAMINER SIGNATURE** DATE CONSIDERED *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.